

Federal News

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HHS released a proposed notice on Benefit and Payment Parameters for 2015. The proposed rule located [here](#) also provides for a FFM user rate of 3.5% of premiums. The proposed rule also includes provisions related to additional standards on the composite rating, privacy and security of personally identifiable information, the annual open enrollment period for 2015, the actuarial value calculator, patient safety standards for issuers of qualified health plans, the Small Business Health Options Program and other topics. Comments are due January 1, 2014.

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CMS released the proposed framework for a Quality Rating System that would apply reporting requirements for insurers offering QHP's on the FFM. Comments are due January 1, 2014 and the rule is located [here](#).

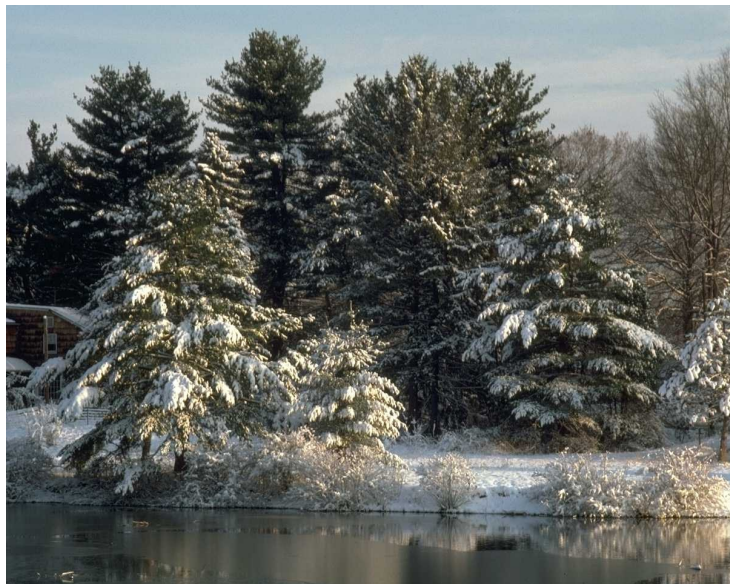
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HHS awarded \$150 million to 236 community health centers. The awards are to establish full time service delivery sites and to help fund their Health Insurance Marketplace outreach and enrollment activities. The press release is located [here](#).

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CMS announced that consumers would have until December 23, to sign up for coverage that will begin on January 1, 2014. They will also delay the 2015 insurance enrollment period for the ACA by a month. The decision means that if you have not signed up for insurance by the end of March you would have to wait until November to enroll. The *New York Times* article is located [here](#).

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The IRS, DOL and HHS released the final rule on Mental Health Parity. Under the final rule, parity requirements will be implemented so that financial requirements and treatment limitations for mental health/substance use disorder benefits will match medical/surgical benefits requirements and limitations. The final rule is located [here](#).

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CMS revealed sample letters that insurance companies will be required to send to anyone seeking to renew health plans that were set to be cancelled. The letter warns that policies will not provide all of the rights and protections of the health care law. The draft letter is located [here](#).

Activity In Other States

Arkansas:

- Health Insurance Marketplace Board convened to discuss the Level 1 Establishment Grant application it is planning to submit to CCIIO on November 15. The application seeks approximately \$3.5 million to support the transition from the current State Partnership Marketplace to a State Based Exchange. According to the *Arkansas News* if Arkansas is to pursue a state-based exchange, the deadline to apply is October 15, 2014. The article is located [here](#).
- Insurance Commissioner Jay Bradford announced that Arkansas has been ranked a top health insurance exchange by HealthLeader-InterStudy. The press release is located [here](#).

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California: *The Sacramento Bee* reported that Covered California officials will not permit insurers to grant extensions to extend more than 1 million customers policies that will expire on 12/31/13. The article is located [here](#).

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Delaware: Insurance Department will allow limited renewals on policies that were set to expire on December 31. This could affect up to 12,000 Delaware policies. The *delewareonline* article is located [here](#).

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Idaho:

- Your Health Idaho (YHI) issued a RFP to develop a web-based tool allowing consumers to view plans and rate information for approved health and dental plans sold on the FFM. The press release with links to the RFP is located [here](#).
- YHI launched a new online Premium Assistance Estimator Tool that allows customers to find out if they are eligible for APTC's. The tool is located [here](#).

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Iowa: Insurance Division issued a second RFP to develop and execute a four month statewide Marketplace Outreach campaign. The RFP is located [here](#).

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Kentucky: Health Benefit Exchange announced the second round of Kynector grants for navigators that will increase awareness of and facilitate enrollment in the state's Marketplace. The *Insurancenewsnet.com* article is located [here](#).

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Maryland:

Massachusetts: Health Connector has called on Oracle for engineering assistance to their website. *The Boston Herald* article and video are located [here](#).

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Missouri: Department of Insurance will inform health insurers that any Missouri-compliant plans previously set to expire on Dec. 31 would be allowed to continue into 2014. The *Missourinet* article is located [here](#).

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New Hampshire: Insurance Commissioner Roger Seigny announced that the state's high risk pool will remain open into 2014. The press release located [here](#), sites technical difficulties with Healthcare.gov as one of the reasons for the extension.

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New York: State of Health posted an online tool that assists consumers to locate Agents, Navigators, or certificated Application Counselors for assistance with the Marketplace. The tool located [here](#) allows for searches by zip code, name and other information.

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Activity In Other States

North Carolina: approved rate increases for the 473,000 residents whose plans were to be cancelled on Dec. 31. The increases ranged from 16.4% to 23.6% for the individual health plans being extended until Dec. 31, 2014. The increases are double the price inflation for the same plans a year ago and some consumers rates tripled. The *newsobserver.com* article is located [here](#).

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North Dakota: The *Grand Forks Herald* reported that Insurance Commissioner Adam Hamm will request that health insurance companies renew policies for consumers who plans have or will be cancelled due to the ACA. The article is located [here](#).



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Nebraska: Blue Cross Blue Shield announced that it will allow policyholders with coverage to renew their 2013 policies with rate hikes. Insurance Director for Nebraska Bruce Rame will review the proposed rate hikes as quickly as possible. The *Lincoln Journal Star* article is located [here](#).

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Oregon:

- Insurance Commissioner Laura Cali allowed extensions and issued rules to insurance companies to allow consumers to keep current plans with the “single year option.” The *Statesman Journal* article is located [here](#).
- According to the *National Review Online* the target date for Cover Oregon website is December 16. The website has been plagued with problems and as a result, the exchange has hired 400 temporary workers to process paper applications. Additional information and the article are located [here](#).

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Pennsylvania: According to the *Pittsburgh Tribune Review* the state will allow insurers to reinstate or extend policies that would have been cancelled on Dec. 31. The article is located [here](#).

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Texas: Insurance Commissioner Julia Rathgeber issued orders to extend existing Texas Health Insurance Pool until March 31. Rathgeber stated “there was a growing concern that pool enrollees will not be able to replace their health insurance coverage by January 1, 2014.” The *American-Statesman* article is located [here](#).

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Vermont: Governor Peter Shumlin and the Vermont Association of Hospitals and Health Systems announced a partnership to promote outreach and expand participation in the Vermont Health Connect. The press release is located [here](#).



December 2013

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Additional information is
available on our web site:
www.bewv.com

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10 Stakeholder Meetings	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Upcoming Calendar Meetings

Meeting are at 1124 Smith Street

Main Conference Room OIC Headquarters

Tuesday December 10

All Stakeholder and Consumers Assistance Meeting

10:00 AM

West Virginia Spotlight

West Virginia Insurance Commissioner Mike Riley announced that in order to avoid confusion, West Virginia would not adopt the “single year” re-enrollment proposal from CCIIO. The *Charleston Gazette* article is located [here](#).

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People are successfully enrolling through the federally-run website healthcare.gov West Virginia Insurance Commissioner Mike Riley told *WV MetroNews*. The article and the video are located [here](#).

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D.H.H.R. Secretary Karen Bowling announced that a second round of letters was sent to West Virginia families who may be eligible for Medicaid. The press release is located [here](#).

Additional News

State officials are pushing back against insurers who are issuing health plans with “narrow” provider networks. States are discussing “any-willing-provider” laws that would force insurers to accept more participants in the networks. Insurers argue that excluding certain providers allow premiums to be lower. The *Medcity New* article is located [here](#).

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The *Columbus Dispatch* reported that health industry leaders do not want to go back to a system that was failing, but many are frustrated with the chaotic implementations of the ACA. The article is located [here](#).